2/25/25 S2235-1(4)A

STATE OF IDAHO

DEPARTMENT OF FINANCE

SIXTY-SIXTH REPORT

Banks

Collection Agencies

Credit Unions

Endowment Care Cemetery Act

Idaho Credit Code

Savings and Loan Associations

Securities (Blue Sky)

TOM D. McELDOWNEY
Director

July 1, 1983 through June 30, 1984

THE HONORABLE JOHN V. EVANS
Governor of Idaho

Dear Sir:

In compliance with the provisions of the Statutes, I have the honor to submit herewith the Sixty-Sixth Report of business transacted by the Department of Finance.

TOM D. McBLDOWNEY, C.F.E.
Director, Department of Finance

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FORWARD

The Department of Finance is a regulatory agency created for the purpose of regulating banks, savings and loan associations, credit unions, collection agencies, securities issuers, brokers, and salesman, and endowed care cemeteries and enforcing the provisions of the Idaho Credit Code. The Department is made up of nine programs, two of which relate specifically to the administration of the Department and the other seven programs concern the enforcement of the seven regulatory statutes which the Department administers.

COMMISSIONERS OF DEPARTMENT SINCE DATE OF ITS CREATION BY ACT OF LEGISLATURE IN 1905

Commissioner	Term of Office
C. C. LOVELAND	March 6, 1905 to June 1, 1907
W. S. CHANEY	June 1, 1907 to March 6, 1909
WILLIAM G. CRUSE	March 6, 1909 to June 2, 1911
V. W. PLATT	June 2, 1911 to February 1, 1913
A. E. REID	February 1, 1913 to February 6, 1915
G. R. HITT	February 6, 1915 to January 25, 1919
JAY GIVSON	January 25, 1919 to September 10, 1920
J. G. FRALICK	September 10, 1920 to February 7, 1923
E. W. PORTER	February 7, 1923 to February 1, 1931
BEN DIEFENDORF	February 1, 1931 to January 13, 1937
GEORGE W. WEDGWOOD	January 13, 1937 to January 1, 1939
G. L. JENKINS	January 1, 1939 to January 6, 1941
GEORGE W. WEDGWOOD	January 6, 1941 to January 4, 1943
G. L. JENKINS	January 4, 1943 to January 2, 1945
J. B. NEWPORT	January 4, 1945 to December 28, 1946
WILLIAM J. SEWELL	December 28, 1946 to January 6, 1947
E. F. HAWORTH	January 6, 1947 to August 15, 1952
AUSTIN SCHAUWEILER	August 15, 1952 to May 14, 1954
R. U. SPAULDING	June 17, 1954 to April 14, 1961
J. L. McCARTHY	June 1, 1961 to July 9, 1965
TOM D. McELDOWNEY (Acting)	August 10, 1965 to January 31, 1967
JOHN D. SILVA	February 1, 1967 to January 4, 1971
TOM D. McELDOWNEY (Acting)	January 4, 1971 to August 29, 1971
TOM D. McELDOWNEY	August 30, 1971 to Present

SUMMARY OF INCOME AND EXPENSES

July 1, 1983 through June 30, 1984

INCOME BY SOURCE

GENERAL ACCOUNT

Banks	$	267,677.04
Collection Agencies		16,137.50
Credit Unions		101,960.64
Idaho Credit Code		137,989.90
Savings & Loan Associations		10,592.20
Securities		799,326.72
TOTAL INCOME TO THE GENERAL ACCOUNT	$	1,333,684.00

MISCELLANEOUS ACCOUNTS

Cemetery Account	$	2,250.00
Department of Finance Suspense Account		4,193.71
Interagency Bill & Receipts Account		1,479.62
TOTAL INCOME COLLECTED	$$	1,341,607.33

APPROPRIATION

General Account	$	827,200.00
State Cemetery Account		1,600.00
Interagency Bill & Receipts Account		2,000.00
TOTAL APPROPRIATION	$	830,800.00*

***ADJUSTMENTS TO APPROPRIATION**

Interagency Bill & Receipts Account, PROCEEDS FROM AUCTION	$	503.73
General Account, H.B. 747 received on June 30, 1984, spending authority to begin on July 1, 1984, $71,100.00.		
ADJUSTED APPROPRIATION	$$	831,303.73

EXPENDITURES

Personnel Costs	$	651,315.90*
Operating Expenditures		138,289.10
Capital Outlay		41,698.00
	$$	831,303.00*

*Does not include H.B. 747

BALANCE OF APPROPRIATION $$ .73

EXPENDITURES BY MAJOR CLASSES

Salaries & Wages	$	534,232.36
Personnel Benefits		117,083.54
Travel		39,995.96
Professional Services		6,894.45
Other Services		16,154.20
Communications		14,647.19
Materials & Supplies		6,269.39
Rentals		49,234.66
Repairs & Maintenance		4,757.73
Miscellaneous Operating Expenditures		335.52
Capital Outlay, Equipment		41,698.00
TOTAL EXPENDITURES BY MAJOR CLASSES	$$	831,303.00*

*Does not include H.B. 747

PERSONNEL STATUS

	POSITIONS AUTHORIZED	POSITIONS APPROPRIATED	POSITIONS FILLED
Full-time Employees	28.00	24.36	24.00
Part-time Employees	1.00	.26	1.00
TOTALS	29.00	24.62	25.00

June 30, 1984

AMERICAN BANK OF COMMERCE

Boise, Idaho

Charter No. 235

Incorporated May 24, 1976

resident & CEO William T. Speer, Jr.
ec. Vice President, Terry L. Robinson
ice President & Cashier, Dale Miller

DIRECTORS:
Loren D. Blickenstaff,
J. L. Caven, Dallas H. Harris,
James B. Lyons,
William T. Speer, Jr.,
T. W. Stivers, Larry D. Williams.

ASSETS

Cash and due from banks		$10,227,000
U. S. Treasury securities		189,000
Obligations of other U. S. Government agencies and corporations		684,000
Obligations of States and political subdivisions		961,000
Other bonds, notes, and debentures		150,000
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		100,000
Total Loans (excluding unearned income)	$ 17,059,000	
Less: Reserve for possible loan losses	$ 92,000	
Loans, Net		16,967,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		735,000
Real estate owned other than bank premises		9,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		497,000
TOTAL ASSETS		$30,519,000

LIABILITIES

Demand deposits of individuals, partnerships and corporations		4,554,000
Time & savings deposits of individuals, partnerships and corporations		14,816,000
Deposits of United States Government		50,000
Deposits of States and political subdivisions		6,988,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		50,000
Certified and officers' checks		113,000
TOTAL DEPOSITS		$26,571,000
Total demand deposits	$ 5,040,000	
Total time and savings deposits	21,531,000	
Federal funds purchased and securities sold under agreements to repurchase		1,284,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		460,000
TOTAL LIABILITIES		$28,315,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a.	No. shares outstanding -0-	(par value)	-0-
Common stock	a.	No. shares authorized 105,000		
	b.	No. shares outstanding 103,500	(par value)	1,035,000
Surplus				617,000
Undivided profits				552,000
Reserve for contingencies and other capital reserves				-0-
TOTAL EQUITY CAPITAL				2,204,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$30,519,000

June 30, 1984
THE BANK OF COMMERCE
Idaho Falls, Idaho
Charter No. 225
Incorporated March 30, 1959

President, Richard N. Adams
Sr. Vice President, Julian G. Cowley
Vice President, D. V. Groberg
Vice President & Cashier, Richard L. Nielson

DIRECTORS:
Richard N. Adams,
W. E. Arrington,
D. V. Groberg,
Cecil E. Hart,
L. F. Bish Jenkins ,
F. E. Skelton, J. G. Thomas.

ASSETS

Cash and due from banks		$ 7,195,000
U. S. Treasury securities		26,452,000
Obligations of other U. S. Government agencies and corporations		350,000
Obligations of States and political subdivisions		9,987,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		6,800,000
Total Loans (excluding unearned income)	$ 44,588,000	
Less: Reserve for possible loan losses	$ 423,000	
Loans, Net		44,165,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		1,902,000
Real estate owned other than bank premises		82,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		1,695,000
TOTAL ASSETS		$98,628,000

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$13,249,000
Time & savings deposits of individuals, partnerships and corporations		68,335,000
Deposits of United States Government		118,000
Deposits of States and political subdivisions		4,693,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		779,000
TOTAL DEPOSITS		$87,174,000
Total demand deposits	$ 14,403,000	
Total time and savings deposits	72,771,000	
Federal funds purchased and securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		1,529,000
TOTAL LIABILITIES		$88,703,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0-	(par value)		-0-
Common stock	a. No. shares authorized 45,000			
	b. No. shares outstanding 45,000	(par value)		450,000
Surplus				4,550,000
Undivided profits				4,925,000
Reserve for contingencies and other capital reserves				-0-
TOTAL EQUITY CAPITAL				$ 9,925,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$98,628,000

June 30, 1984
D. L. EVANS AND COMPANY, BANKERS
Albion, Idaho
Charter No. 26
Incorporated August 23, 1904

resident, Jay L. Nielsen
ice President, John V. Evans, Jr.
ice President & Cashier, Jeneal Adams
ice President, Dorothy E. Clark

DIRECTORS:
John V. Evans, Jr.,
Don S. Evans,
Roland T. Evans,
David G. Jenkins,
Jeanne Jenkins,
Verna Jenkins,
Glen R. Kunau,
Jay L. Nielsen.

ASSETS

Cash and due from banks		$ 816,000
U. S. Treasury securities		949,000
Obligations of other U. S. Government agencies and corporations		2,385,000
Obligations of States and political subdivisions		366,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		1,295,000
Total Loans (excluding unearned income)	$ 17,212,000	
Less: Reserve for possible loan losses	$ 115,000	
Loans, Net		17,097,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		409,000
Real estate owned other than bank premises		10,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		622,000
TOTAL ASSETS		$23,949,000

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 5,708,000
Time & savings deposits of individuals, partnerships and corporations		13,765,000
Deposits of United States Government		5,000
Deposits of States and political subdivisions		2,182,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		15,000
TOTAL DEPOSITS		$21,675,000
Total demand deposits	$ 5,761,000	
Total time and savings deposits	15,914,000	
Federal funds purchased and securities sold under agreements to repurchase		500,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		331,000
TOTAL LIABILITIES		$22,506,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock a. No. shares outstanding None .. (par value)		-0-
Common stock a. No. shares authorized 30,000 ..		
b. No. shares outstanding 30,000 .. (par value)		300,000
Surplus		750,000
Undivided profits		393,000
Reserve for contingencies and other capital reserves		-0-
TOTAL EQUITY CAPITAL		$ 1,443,000
TOTAL LIABILITIES AND EQUITY CAPITAL		$23,949,000

June 30, 1984
DOWNEY STATE BANK
Downey, Idaho
Charter No. 138
Incorporated May 7, 1909

President, John B. Bowen
Vice President, Ben H. Bowen
Vice President and Cashier, J. Morgan Evans

DIRECTORS:
Gus Carr Anderson, Ben H. Bowen,
John B. Bowen, R. Brad Bowen,
William D. Bowen, Willis L.Brim,
Ray G. Henderson, Archie W. Service,
E. Thayne Thompson, Wayne Wheatley,
J. Morgan Evans.

ASSETS

Cash and due from banks		$ 5,073,000
U. S. Treasury securities		500,000
Obligations of other U. S. Government agencies and corporations		-0-
Obligations of States and political subdivisions		817,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		-0-
Total Loans (excluding unearned income)	$ 12,212,000	
Less: Reserve for possible loan losses	$ 205,000	
Loans, Net		12,007,000
Direct lease financing		14,000
Bank premises, furniture & fixtures, & other assets represent premises		413,000
Real estate owned other than bank premises		378,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		503,000
TOTAL ASSETS		$ 19,705,000

LIABILITIES

Demand deposits of individuals, partnerships and corporations		2,627,000
Time & savings deposits of individuals, partnerships and corporations		10,790,000
Deposits of United States Government		3,000
Deposits of States and political subdivisions		3,852,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		149,000
TOTAL DEPOSITS		$ 17,421,000
Total demand deposits	$ 3,406,000	
Total time and savings deposits	14,015,000	
Federal funds purchased and securities sold under agreements to repurchase		800,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		211,000
TOTAL LIABILITIES		$ 18,432,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0-	(par value)	-0-
Common stock	a. No. shares authorized 3,500		
	b. No. shares outstanding 3,001	(par value)	300,000
Surplus			850,000
Undivided profits			123,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 1,273,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 19,705,000

June 30, 1984
FARMERS & MERCHANTS STATE BANK
Meridian, Idaho
Charter No. 228
Incorporated September 20, 1967

President and CEO William D. Mitchell
Cashier, Jo Ann Myers

DIRECTORS:
Cecil D. Andrus, Harold J. Batt,
Boyd Harris, Michael K. McMurray,
William D. Mitchell, Scott R. Simplot,
H. Dean Summers.

ASSETS

Cash and due from banks		$ 1,400,000
U. S. Treasury securities		-0-
Obligations of other U. S. Government agencies and corporations		-0-
Obligations of States and political subdivisions		1,209,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		-0-
Total Loans (excluding unearned income)	$ 16,244,000	
Less: Reserve for possible loan losses	$ 67,000	
Loans, Net		16,177,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		339,000
Real estate owned other than bank premises		114,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		1,428,000
TOTAL ASSETS		$20,667,000

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 3,766,000
Time & savings deposits of individuals, partnerships and corporations		10,777,000
Deposits of United States Government		24,000
Deposits of States and political subdivisions		3,138,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		185,000
TOTAL DEPOSITS		$17,890,000
Total demand deposits	$ 4,001,000	
Total time and savings deposits	13,889,000	
Federal funds purchased and securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		48,000
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		1,100,000
TOTAL LIABILITIES		$19,038,000
Subordinated notes and debentures		125,000

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0-	(par value)	-0-
Common stock	a. No. shares authorized 5,000		
	b. No. shares outstanding 3,860	(par value)	386,000
Surplus			1,160,000
Undivided profits			(42,000)
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 1,504,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$20,667,000

June 30, 1984
FIRST BANK OF TROY
Troy, Idaho
Incorporated September 7, 1905

President, Donald A. Turner
Senior Vice President, P. J. Nunan
Vice President & Cashier, Stan Workman
Vice President, Dick Van Alstine

DIRECTORS:
Ted E. Ellis,
John Myers,
P. J. Nunan,
Eugene Thompson,
Donald A. Turner.

ASSETS

Cash and due from banks	$ 2,571,000
U. S. Treasury securities	2,493,000
Obligations of other U. S. Government agencies and corporations	7,035,000
Obligations of States and political subdivisions	2,712,000
Other bonds, notes, and debentures	5,000
Corporate stock	-0-
Trading account securities	-0-
Federal funds sold and securities purchased under agreements to resell	3,000,000
Total Loans (excluding unearned income) $ 26,585,000	
Less: Reserve for possible loan losses $ 336,000	
Loans, Net	26,249,000
Direct lease financing	-0-
Bank premises, furniture & fixtures, & other assets represent premises	947,000
Real estate owned other than bank premises	23,000
Investments in unconsolidated subsidiaries and associated companies	-0-
Customers' liability to this bank on acceptances outstanding	-0-
Other assets	1,119,000
TOTAL ASSETS	$46,154,000

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 6,843,000
Time & savings deposits of individuals, partnerships and corporations	32,857,000
Deposits of United States Government	22 000
Deposits of States and political subdivisions	1,581,000
Deposits of foreign governments and official institutions	-0-
Deposits of commercial banks	-0-
Certified and officers' checks	452,000
TOTAL DEPOSITS	$41,755,000
Total demand deposits $ 7,510,000	
Total time and savings deposits 34,245,000	
Federal funds purchased and securities sold under agreements to repurchase	68,000
Other liabilities for borrowed money	-0-
Mortgage indebtedness	101,000
Acceptances executed by or for account of this bank and outstanding	-0-
Other liabilities	461,000
TOTAL LIABILITIES	$42,385,000
Subordinated notes and debentures	-0-

EQUITY CAPITAL

Preferred stock	a.	No. shares outstanding _____	(par value)	
Common stock	a.	No. shares authorized 4,200		
	b.	No. shares outstanding 4,200	(par value)	420,000
Surplus				2,780,000
Undivided profits				569,000
Reserve for contingencies and other capital reserves				-0-
TOTAL EQUITY CAPITAL				$ 3,769,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$46,154,000

June 30, 1984
FIRST BANK & TRUST OF IDAHO
Malad, Idaho
Charter No. 229
Incorporated November 10, 1969

President, Lawrence Jones
Exec. Vice President, D. Michael Broadhead
Sr. Vice President & Cashier, Ed Panter
Vice President, Bob R. Fellows
Vice President, Robert M. Facer
Vice Presidents, Jack L. Evans, Dean Smith

DIRECTORS:
Calvin Bennett,
Roy Corbett, Jean Byrd,
Lawrence Jones,
Dale Koester,
K. P. Thomas, H. Ward Thomas,
John D. Tovey, Alice M. Ward.

ASSETS

Cash and due from banks	$ 3,100,000
U. S. Treasury securities	3,995,000
Obligations of other U. S. Government agencies and corporations	450,000
Obligations of States and political subdivisions	5,656,000
Other bonds, notes, and debentures	-0-
Corporate stock	-0-
Trading account securities	-0-
Federal funds sold and securities purchased under agreements to resell	200,000
Total Loans (excluding unearned income) $55,686,000	
Less: Reserve for possible loan losses $ 510,000	
Loans, Net	55,176,000
Direct lease financing	160,000
Bank premises, furniture & fixtures, & other assets represent premises	1,410,000
Real estate owned other than bank premises	66,000
Investments in unconsolidated subsidiaries and associated companies	-0-
Customers' liability to this bank on acceptances outstanding	-0-
Other assets	2,564,000
TOTAL ASSETS	$72,777,000

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 6,413,000
Time & savings deposits of individuals, partnerships and corporations	48,736,000
Deposits of United States Government	-0-
Deposits of States and political subdivisions	3,291,000
Deposits of foreign governments and official institutions	-0-
Deposits of commercial banks	-0-
Certified and officers' checks	306,000
TOTAL DEPOSITS	$58,746,000
Total demand deposits $ 7,102,000	
Total time and savings deposits 51,644,000	
Federal funds purchased and securities sold under agreements to repurchase	5,750,000
Other liabilities for borrowed money	1,127,000
Mortgage indebtedness	76,000
Acceptances executed by or for account of this bank and outstanding	-0-
Other liabilities	1,616,000
TOTAL LIABILITIES	$67,315,000
Subordinated notes and debentures	-0-

EQUITY CAPITAL

Preferred stock	a.	No. shares outstanding None	(par value)	
Common stock	a.	No. shares authorized 5,750		
	b.	No. shares outstanding 5,750	(par value)	575,000
Surplus				2,425,000
Undivided profits				2,462,000
Reserve for contingencies and other capital reserves				-0-
TOTAL EQUITY CAPITAL				$ 5,462,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$72,777,000

June 30, 1984
IDAHO BANK & TRUST COMPANY
Pocatello, Idaho
Charter No. 208
Incorporated December 21, 1933

President & CEO, Ted E. Ellis
Ex. Vice President, Eugene H. Heil
Sr. Vice President & Cashier, G. J. Lallatin
Sr. Vice President, O. M. Robinson
Vice President & Comptroller, E. K. Crockett

DIRECTORS:
Sy Block, J. Grant Bickmore, John M. Dahl, Robert Bischoff, Susan M. Donahue, Ted E. Ellis, Eugene D. Heil, Harold R. Hemingway, R. K. Hemingway, Wendell Marshall, R. J. O'Connor, Elwood M.Rich, J. K. Sullivan.

ASSETS

Cash and due from banks		$ 32,427,000
U. S. Treasury securities		18,806,000
Obligations of other U. S. Government agencies and corporations		35,284,000
Obligations of States and political subdivisions		23,265,000
Other bonds, notes, and debentures		-0-
Corporate stock		15,000
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		1,750,000
Total Loans (excluding unearned income)	$ 288,664,000	
Less: Reserve for possible loan losses	$ 3,317,000	
Loans, Net		285,347,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		7,047,000
Real estate owned other than bank premises		441,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		7,816,000
TOTAL ASSETS		$412,198,000

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 55,347,000
Time & savings deposits of individuals, partnerships and corporations		286,249,000
Deposits of United States Government		563,000
Deposits of States and political subdivisions		10,477,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		4,777,000
Certified and officers' checks		2,340,000
TOTAL DEPOSITS		$359,753,000
Total demand deposits	$ 64,283,000	
Total time and savings deposits	295,470,000	
Federal funds purchased and securities sold under agreements to repurchase		22,030,000
Other liabilities for borrowed money		1,709,000
Mortgage indebtedness		2,146,000
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		3,872,000
TOTAL LIABILITIES		$389,510,000
Subordinated notes and debentures		2,500,000

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding None	(par value)	
Common stock	a. No. shares authorized 150,000		
	b. No. shares outstanding 150,000	(par value)	3,000,000
Surplus			16,000,000
Undivided profits			1,188,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 20,188,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$412,198,000

June 30, 1984
IDAHO STATE BANK
Glenns Ferry, Idaho
Charter No. 21
Incorporated February 17, 1904

President, James E. Kevan
Vice Chairman & CEO, Harry Knox II
Vice President, Ann K. Neavill
Vice President & Cashier, George Jones

DIRECTORS:
James E. Kevan, Harry W. Knox, II,
Ann K. Neavill, Marion Pugmire,
H. Eugene Slade, A. B. Wheeler

ASSETS

Cash and due from banks		$ 2,358,000
U. S. Treasury securities		700,000
Obligations of other U. S. Government agencies and corporations		9,066,000
Obligations of States and political subdivisions		3,119,000
Other bonds, notes, and debentures		120,000
Corporate stock		2,000
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		-0-
Total Loans (excluding unearned income)	$ 32,591,000	
Less: Reserve for possible loan losses	$ 394,000	
Loans, Net		32,197,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		1,371,000
Real estate owned other than bank premises		244,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		40,000
Other assets		1,336,000
TOTAL ASSETS		$50,553,000

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$12,857,000
Time & savings deposits of individuals, partnerships and corporations		26,122,000
Deposits of United States Government		25,000
Deposits of States and political subdivisions		5,320,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		385,000
TOTAL DEPOSITS		$44,709,000
Total demand deposits	$ 14,889,000	
Total time and savings deposits	29,820,00	
Federal funds purchased and securities sold under agreements to repurchase		$ 300,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		40,000
Other liabilities		523,000
TOTAL LIABILITIES		$45,572,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding 4,000	(par value)	400,000
Common stock	a. No. shares authorized 4,500		
	b. No. shares outstanding 4,500	(par value)	450,000
Surplus			3,150,000
Undivided profits			981,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 4,981,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$50,553,000

June 30, 1984
IRELAND BANK
Malad, Idaho
Charter No. 7
Incorporated December 8, 1892

President, R. Blair Hawkes
Vice President, Loyd Briggs
Vice President & Cashier, Terrill W. Schwartz
Vice President, Michael Krantz

DIRECTORS:
Timothy P. Degg,
David L. Evans, IV,
Mariemma Evans, Roland T. Evans,
R. Blair Hawkes, Jeanne N. Jenkins,
Venna Jenkins, Randall E. Marshall,
Randon W. Wilson,

ASSETS

Cash and due from banks		$ 759,000
U. S. Treasury securities		1,976,000
Obligations of other U. S. Government agencies and corporations		2,097,000
Obligations of States and political subdivisions		1,105,000
Other bonds, notes, and debentures		-0-
Corporate stock		30,000
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		2,200,000
Total Loans (excluding unearned income)	$ 14,634,000	
Less: Reserve for possible loan losses	$ 90,000	
Loans, Net		14,544,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		72,000
Real estate owned other than bank premises		7,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		672,000
TOTAL ASSETS		$23,462,00

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 2,197,000
Time & savings deposits of individuals, partnerships and corporations		17,068,000
Deposits of United States Government		5,000
Deposits of States and political subdivisions		2,118,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		5,000
Certified and officers' checks		129,000
TOTAL DEPOSITS		$21,522,000
Total demand deposits	$ 2,710,000	
Total time and savings deposits	18,812,000	
Federal funds purchased and securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		321,000
TOTAL LIABILITIES		$21,843,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a.	No. shares outstanding -0-	(par value)	-0-
Common stock	a.	No. shares authorized 15,125		
	b.	No. shares outstanding 15,025	(par value)	301,000
Surplus				702,000
Undivided profits				616,000
Reserve for contingencies and other capital reserves				-0-
TOTAL EQUITY CAPITAL				$ 1,619,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$23,462,000

June 30, 1984
NORTHERN STATE BANK
Coeur d'Alene, Idaho
Charter No. 236
Incorporated July 28, 1978

President, Parker B. Woodall
Executive Vice President, T. R. Lloyd
Vice President & Cashier, Barry Redd

DIRECTORS:
Richard G. Bennett,
T. R. Lloyd, Harold L. Damiano,
John M. Richards,
John R. McFarland,
J. A. Robideaux, Sr.,
Manuel Schneidmiller,
Parker G. Woodall.

ASSETS

Cash and due from banks		$ 3,947,000
U. S. Treasury securities		1,000,000
Obligations of other U. S. Government agencies and corporations		1,900,000
Obligations of States and political subdivisions		625,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		-0-
Total Loans (excluding unearned income)	$ 14,499,000	
Less: Reserve for possible loan losses	$ 53,000	
Loans, Net		14,446,000
Direct lease financing		23,000
Bank premises, furniture & fixtures, & other assets represent premises		368,000
Real estate owned other than bank premises		97,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		349,000
TOTAL ASSETS		$22,755,000

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 2,222,000
Time & savings deposits of individuals, partnerships and corporations		14,730,000
Deposits of United States Government		-0-
Deposits of States and political subdivisions		1,337,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		245,000
TOTAL DEPOSITS		$18,534,000
Total demand deposits	$ 2,594,000	
Total time and savings deposits	15,940,000	
Federal funds purchased and securities sold under agreements to repurchase		1,745,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		472,000
TOTAL LIABILITIES		$20,751,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a.	No. shares outstanding -0-	(par value)	-0-
Common stock	a.	No. shares authorized 200,000		
	b.	No. shares outstanding 111,267	(par value)	835,000
Surplus				665,000
Undivided profits				494,000
Reserve for contingencies and other capital reserves				10,000
TOTAL EQUITY CAPITAL				$ 2,004,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$22,755,000

June 30, 1984
PANHANDLE STATE BANK
Sandpoint, Idaho
Charter No. 238
Incorporated December 19, 1980

President, A. R. Teeslink
Vice President & Cashier, David W. Smith
Vice President, Don Zimmerman

DIRECTORS:
R. Dean Cook,
Stanton L. Diehl, Robert W. Farmin,
James Fenton, Pierre Huguenin,
Terry L. Merwin, John B. Parker,
Michael J. Romine, A. R. Teeslink,
Douglas P. Ward.

ASSETS

Cash and due from banks		$ 915,000
U. S. Treasury securities		899,000
Obligations of other U. S. Government agencies and corporations		-0-
Obligations of States and political subdivisions		1,381,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		460,000
Total Loans (excluding unearned income)	$ 10,595,000	
Less: Reserve for possible loan losses	$ 107,000	
Loans, Net		10,488,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		757,000
Real estate owned other than bank premises		-0-
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		104,000
Other assets		504,000
TOTAL ASSETS		$15,508,000

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 2,075,000
Time & savings deposits of individuals, partnerships and corporations		9,935,000
Deposits of United States Government		8,000
Deposits of States and political subdivisions		850,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		199,000
TOTAL DEPOSITS		$13,067,000
Total demand deposits	$ 2,282,000	
Total time and savings deposits	10,785,000	
Federal funds purchased and securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		-0-
Mortgage indebtedness		126,000
Acceptances executed by or for account of this bank and outstanding		104,000
Other liabilities		167,000
TOTAL LIABILITIES		$13,464,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0-	(par value)	-0-
Common stock	a. No. shares authorized 280,000		
	b. No. shares outstanding 170,587	(par value)	1,300,000
Surplus			244,000
Undivided profits			500,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 2,044,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$15,508,000

June 30, 1984
SEAPORT CITIZENS BANK
Lewiston, Idaho
Charter No. 237
Incorporated August 6, 1979

President, Virgil A. Burks, Jr.
Asst. Vice President, John J. Bertolucci
Asst. Vice President, James Ulmann

DIRECTORS:
Virgil A. Burks, Jr.,
Arlen L. Chaney, Paul Gage,
Theodore O. Creason,
Jack L. Curtin Mike P. Mitchell,
John Naninga, Jr., A. C. Nelson, Jr.,
Don Van Buren .

ASSETS

Cash and due from banks	$ 2,621,000
U. S. Treasury securities	497,000
Obligations of other U. S. Government agencies and corporations	-0-
Obligations of States and political subdivisions	-0-
Other bonds, notes, and debentures	-0-
Corporate stock	-0-
Trading account securities	-0-
Federal funds sold and securities purchased under agreements to resell	650,000
Total Loans (excluding unearned income) $ 6,719,000	
Less: Reserve for possible loan losses $ [illegible],000	
Loans, Net	6,657,000
Direct lease financing	-0-
Bank premises, furniture & fixtures, & other assets represent premises	542,000
Real estate owned other than bank premises	407,000
Investments in unconsolidated subsidiaries and associated companies	-0-
Customers' liability to this bank on acceptances outstanding	-0-
Other assets	208,000
TOTAL ASSETS	$11,582,000

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 1,424,000
Time & savings deposits of individuals, partnerships and corporations	6,334,000
Deposits of United States Government	9,000
Deposits of States and political subdivisions	2,310,000
Deposits of foreign governments and official institutions	-0-
Deposits of commercial banks	-0-
Certified and officers' checks	87,000
TOTAL DEPOSITS	$10,164,000
Total demand deposits $ 1,523,000	
Total time and savings deposits 8,641,000	
Federal funds purchased and securities sold under agreements to repurchase	-0-
Other liabilities for borrowed money	-0-
Mortgage indebtedness	62,000
Acceptances executed by or for account of this bank and outstanding	-0-
Other liabilities	127,000
TOTAL LIABILITIES	$10,353,000
Subordinated notes and debentures	-0-

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0-	(par value)	-0-
Common stock	a. No. shares authorized 200,000		
	b. No. shares outstanding 101,000	(par value)	1,010,000
Surplus			255,000
Undivided profits			(36,000)
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 1,229,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$11,582,000

June 30, 1984
SECURITY STATE BANK
Mud Lake, Idaho
Charter No. 231
Incorporated November 27, 1973

President, Frank Chadwick
Vice President, Harold Furness
Cashier, Robert M. Saunders

DIRECTORS:
Clair Chadwick,
Frank Chadwick,
Harold Furness,
Russell Osborne,
W. H. Shuldberg.

ASSETS

Cash and due from banks		$ 1,388,000
U. S. Treasury securities		1,900,000
Obligations of other U. S. Government agencies and corporations		200,000
Obligations of States and political subdivisions		1,771,000
Other bonds, notes, and debentures		100,000
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		550,000
Total Loans (excluding unearned income)	$ 12,377,000	
Less: Reserve for possible loan losses	$ 109,000	
Loans, Net		12,268,000
Direct lease financing		170,000
Bank premises, furniture & fixtures, & other assets represent premises		690,000
Real estate owned other than bank premises		-0-
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		464,000
TOTAL ASSETS		$19,501,000

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 2,833,000
Time & savings deposits of individuals, partnerships and corporations		13,298,000
Deposits of United States Government		-0-
Deposits of States and political subdivisions		1,408,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		156,000
TOTAL DEPOSITS		$17,695,000
Total demand deposits	$ 3,154,000	
Total time and savings deposits	14,541,000	
Federal funds purchased and securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		-0-
Mortgage indebtedness		86,000
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		155,000
TOTAL LIABILITIES		$17,936,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a.	No. shares outstanding -0-	(par value)	-0-
Common stock	a.	No. shares authorized 4,750		
	b.	No. shares outstanding 4,000	(par value)	400,000
Surplus				1,100,000
Undivided profits				65,000
Reserve for contingencies and other capital reserves				-0-
TOTAL EQUITY CAPITAL				$ 1,565,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$19,501,000

June 30, 1984
TREASURE VALLEY BANK
Fruitland, Idaho
Charter No. 58
Incorporated September 4, 1906

President, Walter A. Howard, Jr.
Sr. Vice President & Cashier, Elaine L. Howard
Vice President, Dean Hodges
Vice President, Dick W. Hart
Vice President, Gary Locke

DIRECTORS:
Tom J. Davis, James B. Deranleau,
Donald D. Dunn, A. B. Ellis,
Walter A. Howard, Sr., Dean E. Hovde,
Walter A. Howard, Jr.,
George Matsuura, E. A. Radke,
Trand M. Tracy.

ASSETS

Cash and due from banks		$ 4,147,000
U. S. Treasury securities		9,073,000
Obligations of other U. S. Government agencies and corporations		4,613,000
Obligations of States and political subdivisions		1,821,000
Other bonds, notes, and debentures		111,000
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		-0-
Total Loans (excluding unearned income)	$ 57,907,000	
Less: Reserve for possible loan losses	$ 160,000	
Loans, Net		57,747,000
Direct lease financing		40,000
Bank premises, furniture & fixtures, & other assets represent premises		2,381,000
Real estate owned other than bank premises		1,868,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		2,492,000
TOTAL ASSETS		$84,293,000

LIABILITIES

Demand deposits of individuals, partnerships and corporations		9,739,000
Time & savings deposits of individuals, partnerships and corporations		60,616,000
Deposits of United States Government		166,000
Deposits of States and political subdivisions		2,946,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		1,881,000
TOTAL DEPOSITS		$75,348,000
Total demand deposits	$ 12,446,000	
Total time and savings deposits	62,902,000	
Federal funds purchased and securities sold under agreements to repurchase		2,000,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		94,000
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		1,434,000
TOTAL LIABILITIES		$78,876,000
Subordinated notes and debentures		410,000

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0-	(par value)		-0-
Common stock	a. No. shares authorized			
	b. No. shares outstanding 6,986	(par value)		699,000
Surplus				3,669,000
Undivided profits				639,000
Reserve for contingencies and other capital reserves				-0-
TOTAL EQUITY CAPITAL				$ 5,007,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$84,293,000

June 30, 1984
TRI-STATE BANK & TRUST
Montpelier, Idaho
Charter No. 230
Incorporated July 18, 1973

President, W. G. Candland
Vice President, Raymond H. Long
Vice President, Neil P. Moss
Vice President, & Cashier, Ronald C. Peterson

DIRECTORS:
W. G. Candland,
K. V. Hansen,
E. C. Jenson,
Donald E. Kunz,
Gerald E. Phelps,
Eugene B. Stucki.

ASSETS

Cash and due from banks		$ 1,404,000
U. S. Treasury securities		3,998,000
Obligations of other U. S. Government agencies and corporations		-0-
Obligations of States and political subdivisions		1,701,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		-0-
Total Loans (excluding unearned income)	$ 13,974,000	
Less: Reserve for possible loan losses	$ 400,000	
Loans, Net		13,574,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		251,000
Real estate owned other than bank premises		108,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		718,000
TOTAL ASSETS		$21,754,000

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 1,760,000
Time & savings deposits of individuals, partnerships and corporations		16,071,000
Deposits of United States Government		-0-
Deposits of States and political subdivisions		1,310,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		351,000
TOTAL DEPOSITS		$19,492,000
Total demand deposits	$ 2,180,000	
Total time and savings deposits	17,312,000	
Federal funds purchased and securities sold under agreements to repurchase		350,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		301,000
TOTAL LIABILITIES		$20,143,000
Subordinated notes and debentures		

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0-	(par value)	-0-
Common stock	a. No. shares authorized 30,000		
	b. No. shares outstanding 23,430	(par value)	293,000
Surplus			796,000
Undivided profits			522,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 1,611,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$21,754,000

June 30, 1984
TWIN FALLS BANK & TRUST COMPANY
Twin Falls, Idaho
Charter No. 90
Incorporated September 30, 1908

Chairman of the Board & President, Curtis T. Eaton
Ex. Vice President, Curtis H. Eaton
Senior Vice President & Cashier, Fred C. Ott
Senior Vice President, Helen McCallie
Senior Vice President, Fred D. Harder
Senior Vice President, R. E. Rasmussen
Senior Vice President, Kenneth C. Coiner

DIRECTORS:
Curtis H. Eaton,
Curtis T. Eaton,
Fred D. Harder, Peter M. Link,
John W. Peterson,
Willard M. Rees, Ivan B. Skinner.

ASSETS

Cash and due from banks		$ 6,647,000
U. S. Treasury securities		22,232,000
Obligations of other U. S. Government agencies and corporations		2,000,000
Obligations of States and political subdivisions		16,583,000
Other bonds, notes, and debentures		-0-
Corporate stock		257,000
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		11,700,000
Total Loans (excluding unearned income)	$ 82,455,000	
Less: Reserve for possible loan losses	$ 837,000	
Loans, Net		81,618,000
Direct lease financing		320,000
Bank premises, furniture & fixtures, & other assets represent premises		3,070,000
Real estate owned other than bank premises		-0-
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		3,185,000
TOTAL ASSETS		$147,612,000

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 18,729,000
Time & savings deposits of individuals, partnerships and corporations		100,015,000
Deposits of United States Government		131,000
Deposits of States and political subdivisions		4,790,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		1,000
Certified and officers' checks		662,000
TOTAL DEPOSITS		$124,328,000
Total demand deposits	$ 20,704,000	
Total time and savings deposits	103,624,000	
Federal funds purchased and securities sold under agreements to repurchase		7,455,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		1,451,000
TOTAL LIABILITIES		$133,234,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a.	No. shares outstanding -0-	(par value)	-0-
Common stock	a.	No. shares authorized 18,000		
	b.	No. shares outstanding 18,000	(par value)	1,800,000
Surplus				6,700,000
Undivided profits				5,878,000
Reserve for contingencies and other capital reserves				-0-
TOTAL EQUITY CAPITAL				$ 14,378,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$147,612,000

June 30, 1984
VALLEY BANK
Rexburg, Idaho
Charter No. 233
Incorporated December 17, 1974

Chairman of the Board & CEO, Steven M. Meikle
President, R. James Meikle
Sr. Vice President, Kent V. Kunz
Sr. Vice President, Thomas G. Minow
Sr. Vice President & Cashier, Doyle A. McKenna

DIRECTORS:
William J. Hunter,
Kent V. Kunz, R. James Meikle,
S. M. Meikle, T. G. Minow,
Laurel M. Murphy,
J. Keith Ormond, Ray W. Rigby ,
James Siddoway, D. Ray Taylor.

ASSETS

Cash and due from banks		$ 6,567,000
U. S. Treasury securities		16,892,000
Obligations of other U. S. Government agencies and corporations		18,278,000
Obligations of States and political subdivisions		15,819,000
Other bonds, notes, and debentures		30,000
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		-0-
Total Loans (excluding unearned income)	$ 156,532,000	
Less: Reserve for possible loan losses	$ 1,524,000	
Loans, Net		155,008,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		6,114,000
Real estate owned other than bank premises		3,574,000
Investments in unconsolidated subsidiaries and associated companies		952,000
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		7,103,000
TOTAL ASSETS		$230,337,000

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 30,596,000
Time & savings deposits of individuals, partnerships and corporations		158,663,000
Deposits of United States Government		219,000
Deposits of States and political subdivisions		11,127,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		281,000
Certified and officers' checks		1,393,000
TOTAL DEPOSITS		$202,279,000
Total demand deposits	$ 34,181,000	
Total time and savings deposits	168,098,000	
Federal funds purchased and securities sold under agreements to repurchase		4,011,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		1,658,000
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		5,631,000
TOTAL LIABILITIES		$213,579,000
Subordinated notes and debentures		500,000

EQUITY CAPITAL

Preferred stock	a.	No. shares outstanding -0-	(par value)	-0-
Common stock	a.	No. shares authorized 10,000		
	b.	No. shares outstanding 10,000	(par value)	1,000,000
Surplus				11,000,000
Undivided profits				4,258,000
Reserve for contingencies and other capital reserves				-0-
TOTAL EQUITY CAPITAL				$ 16,258,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$230,337,000

STATE BANKS COMPARATIVE STATEMENT
Close of Business June 30, 1983 and June 30, 1984

	1983	1984	Increase (Decrease)
ASSETS			
Cash and due from banks	$ 92,643,000	$ 93,562,000	$ 919,000
U.S. Treasury securities	86,147,000	112,551,000	26,404,000
Obligations of other U.S. Government agencies and corporations	87,564,000	84,342,000	(3,222,000)
Obligations of States and political subdivisions	96,812,000	88,898,000	(7,914,000)
Other bonds, notes, and debentures	340,000	516,000	176,000
Corporate Stock	305,000	304,000	(1,000)
Trading account securities	-0-	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	17,912,000	28,705,000	10,793,000
Loans, Net	812,394,000	871,732,000	59,338,000
Direct lease financing	773,000	727,000	(46,000)
Bank premises, furniture & fixtures, & other assets represent premises	27,842,000	28,818,000	976,000
Real estate owned other than bank premises	6,309,000	7,428,000	1,119,000
Investment in unconsolidated subsidiaries and associated companies	869,000	952,000	83,000
Customers' liability to this bank on acceptances outstanding	40,000	144,000	104,000
Other Assets	36,899,000	33,275,000	(3,624,000)
TOTAL ASSETS	$1,266,849,000	$1,351,954,000	$ 85,105,000
LIABILITIES			
Demand deposits of individuals, partnerships, & corporations	$ 192,775,000	$ 182,939,000	$ (9,836,000)
Time & savings deposits of individuals, partnerships, & corporations	816,242,000	909,177,000	92,935,000
Deposits of United States Government	1,590,000	1,348,000	(242,000)
Deposits of States and political subdivisions	68,335,000	69,718,000	1,383,000
Deposits of foreign governments and official institutions	-0-	-0-	-0-
Deposits of commercial banks	4,001,000	5,114,000	1,113,000
Certified and officers' checks	8,860,000	9,827,000	967,000
TOTAL DEPOSITS	$1,091,803,000	$1,178,123,000	$ 86,320,000
Federal funds purchased & securities sold under agreements to repurchase	52,587,000	46,293,000	(6,294,000)
Other liability for borrowed money	3,066,000	2,884,000	(182,000)
Mortgage indebtedness	4,515,000	4,349,000	(166,000)
Acceptances executed by or for account of this bank & outstanding	40,000	144,000	104,000
Other liabilities	17,913,000	20,162,000	2,249,000
TOTAL LIABILITIES	$1,169,924,000	$1,251,955,000	$ 82,031,000

STATE BANKS COMPARATIVE STATEMENT
Close of Business June 30, 1983 and June 30, 1984

	1983	1984	Increase (Decrease)
Subordinated Notes and Debentures	$ 3,852,000	$ 3,535,000	$ (317,000)
EQUITY CAPITAL			
Preferred Stock ..... Total Par Value	400,000	400,000	-0-
Common Stock ..... Total Par Value	14,578,000	14,554,000	(24,000)
Surplus	55,791,000	57,413,000	1,622,000
Undivided Profits	22,280,000	24,087,000	1,807,000
Reserve for Contingencies and Other Capital Reserves	24,000	10,000	(14,000)
TOTAL EQUITY CAPITAL	$ 93,073,000	$ 96,464,000	$ 3,391,000
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 1,266,849,000	$1,351,954,000	$ 85,105,000

NATIONAL BANKS COMPARATIVE STATEMENT

Close of Business June 30, 1983 and June 30, 1984

	1983	1984	Increase (Decrease)
ASSETS			
Cash and due from banks	$ 575,287,000	$ 490,813,000	$ (84,474,000)
Securities	980,469,000	930,991,000	(49,478,000)
Federal funds sold and securities purchased under agreements to resell	88,850,000	180,035,000	91,185,000
Loans net	2,900,536,000	3,493,035,000	592,499,000
Bank premises, furniture & fixtures & other assets represent premises	91,924,000	97,200,000	5,276,000
Real estate owned other than bank premises	32,040,000	26,409,000	(5,631,000)
Investment in unconsolidated subsidiaries and associated companies	283,000	541,000	258,000
Customer liability to this bank on acceptances outstanding	243,000	-0-	(243.000)
Other Assets	91,927,000	110,091,000	18,164,000
TOTAL ASSETS	$ 4,761,559,000	$ 5,329,115,000	$ 567,556,000
LIABILITIES			
Total Deposits	$ 3,754,650,000	$ 4,136,008,000	$ 381,358,000
Federal funds purchased & securities sold under agreements to repurchase	423,006,000	678,022,000	255,016,000
Other liability for borrowed money	138,610,000	44,747,000	(93,863,000)
Other liabilities	116,824,000	127,977,000	11,153,000
Mortgage indebtedness	11,424,000	5,883,000	(5,541,000)
Acceptances executed by or for account of this bank & outstanding	243,000	-0-	(243,000
TOTAL LIABILITIES	$ 4,444,757,000	$ 4,992,637,000	$ 547,880,000
Subordinated Notes and Debentures	$ 22,553,000	22,965,000	412,000
EQUITY CAPITAL			
Preferred Stock.....Total Par Value	$ -0-	$ -0-	$ -0-
Common Stock.....Total Par Value	43,054,000	43,517,000	463,000
Surplus	185,979,000	188,501,000	2,522,000
Undivided Profits	65,216,000	81,495,000	16,279,000
TOTAL EQUITY CAPITAL	$ 294,249,000	$ 313,513,000	$ 19,264,000
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 4,761,559,000	$ 5,329,115,000	$ 567,556,000

MOUNTAIN STATES SAVINGS & LOAN ASSOCIATION

Ketchum, Idaho

June, 30, 1984

ASSETS

Mortgage Loans Outstanding		$29,978,000
Loans Secured by Savings Accounts or Other Obligations		494,000
Other Loans		7,028,000
Real Estate Owned		640,000
Foreclosed Real Estate Sold on Contract		-0-
Stock in Federal Home Loan Bank		-0-
Cash on Hand and Demand Deposits		-0-
Liquid Investments		8,057,000
Other Investment Securities		-0-
Fixed Assets:		
Office Premises Owned	$ -0-	
Furniture, Fixtures & Equipment	123,000	
Leasehold Improvements	202,000	
Less: Depreciation Allowance	147,000	
Net Fixed Assets		472,000
Other Assets		965,000
TOTAL ASSETS		$47,634,000

LIABILITIES

Withdrawable Savings Accounts and Certificates	$37,572,000
Advances from Federal Home Loan Bank	6,000.000
Loans in Process	-0-
Specific Reserves	-0-
Deferred Credits	-0-
Other Liabilities	1,098,000
TOTAL LIABILITIES	$44,670,000

NET WORTH

Permanent, Reserve or Guarantee Stock	$ 1,227,000
Paid-In Surplus	668,000
General Reserves	52,000
Other Reserves	-0-
Earned Surplus and Undivided Profits	1,017,000
TOTAL NET WORTH	2,964,000
TOTAL LIABILITIES AND NET WORTH	$47,634,000

BRANCHES: Hailey
Salmon

UNITED SAVINGS AND LOAN ASSOCIATION D/B/A

AMERICAN SAVINGS AND LOAN ASSOCIATION

Ogden, Utah

(Idaho offices Only)

June 30, 1984

ASSETS

Mortgage Loans Outstanding		$ 5,027,007
Loans Secured by Savings Accounts or Other Obligations		191,068
Other Loans		97,640
Real Estate Owned		5,158
Foreclosed Real Estate Sold on Contract		-0-
Stock in Federal Home Loan Bank		62,300
Cash on Hand and Demand Deposits		-0-
Liquid Investments		501,712
Other Investment Securities		-0-
Fixed Assets:		
Office Premises Owned	-0-	
Furniture, Fixtures & Equipment	$32,692	
Leasehold Improvements	51,533	
Less: Depreciation Allowance	50,054	
Net Fixed Assets		34,171
Other Assets		546,372
TOTAL ASSETS		6,465,428

LIABILITIES

Withdrawable Savings Accounts and Certificates	5,235,996
Advances from Federal Home Loan Bank	-0-
Loans in Process	-0-
Specific Reserves	157,822
Deferred Credits	-0-
Other Liabilities	71,610
TOTAL LIABILITIES	5,465,428

NET WORTH

Permanent, Reserve or Guarantee Stock	1,000,000
Paid-In Surplus	-0-
General Reserves	-0-
Other Reserves	-0-
Earned Surplus and Undivided Profits	-0-
TOTAL NET WORTH	1,000,000
TOTAL LIABILITIES AND NET WORTH	6,465,428

BRANCHES: Idaho Falls

STATE CHARTERED
CREDIT UNIONS
STATE OF IDAHO

December 31, 1983

	TOTAL ASSETS
Blackfoot	
Bingham County Credit Union	$ 302,652.30
Blackfoot Teachers Credit Union	626,724.06
Snake River Teachers Credit Union	685,898.37
Spudco Credit Union	429,090.18
Boise	
Anomalous Credit Union	36,145.12
B.C.T. & L.C. Credit Union	745,359.73
Boise Automotive Credit Union	71,450.19
Boise Cascade Credit Union	2,080,490.73
Boise City Employees Credit Union	328,779.22
Boise Fire Department Credit Union	516,608.97
ESA Credit Union	1,579,202.66
Farmer Oil Credit Union	21,287.65
Gate City Steel Credit Union	49,652.25
Idaho Saints Credit Union	41,501.56
M.C.E. Credit Union	769,832.83
M.S.W. Credit Union	164,025.27
Realtors Credit Union	41,785.44
St. Alphonsus Employees Credit Union	401,183.41
St. Lukes Employees Credit Union	1,047,793.32
Symms York Company Credit Union	126,849.49
Western Equipment Employees Credit Union	250,475.10
Burley	
Cassia County Education Credit Union	346,421.18
Mini-Cassia Employees Credit Union	265,023.27
Ore-Ida Employees Credit Union	259,112.56
Caldwell	
Canyon Medical Health Credit Union	1,935,456.36
Canyon County Grange Credit Union	760,734.30
Idaho Pack Credit Union	32,838.14
Simplot Employees Credit Union	5,284,425.35
Coeur d'Alene	
Coeur d'Alene Teachers Credit Union	2,192,625.43
Public Employees Credit Union	1,212,164.00
North Idaho Electronics Credit Union	230,528.43
Craigmont	
Craigmont Community Credit Union	32,715.86
Dubois	
Clark County Community Credit Union	246,497.54
Grangeville	
Camas Credit Union	187,642.17
Pine Tree Credit Union	939,930.42
Headquarters	
Headquarters Community Credit Union	571,555.64

CREDIT UNIONS(Continued)

Heyburn	
Simcoe Credit Union	$ 1,820,196.98
Idaho Falls	
Atomic Workers Credit Union	52,956,480.08
Associated Trades Credit Union	308,250.46
Idaho Falls Teachers Credit Union	2,528,951.48
I.N.E.L. Employees Credit Union	177,893.73
Medical and Professional Credit Union	6,671,704.29
Inkom	
Inkom Cement Workers Credit Union	427,995.69
Jerome	
St. Benedict's Hospital Credit Union	60,535.80
Kamiah	
Kamiah Community Credit Union	1,797,992.76
Kellogg	
Shoshone County School Employees Credit Union	196,163.35
Lewiston	
Clearwater Credit Union	4,217,333.34
Clearwater Power Credit Union	165,129.38
Lewiston Catholic Credit Union	280,317.29
N.P.T. Credit Union	144,019.64
Seaport City Retail Employees Credit Union	431,727.28
Tribune Credit Union	669,127.52
Valley Health Care Credit Union	2,149,730.43
Valley Wholesalers Credit Union	110,250.55
Nampa	
Canyon Teachers Credit Union	1,407,857.66
Canco Credit Union	629,946.33
Producers Supply Credit Union	1,186,468.15
Quinco Credit Union	1,644,221.45
Nez Perce	
NezPerce Credit Union	192,080.53
Orofino	
Orofino Community Credit Union	1,351,099.01
Payette	
Treasure Valley Teachers Credit Union	147,557.24
Pierce	
White Pine Credit Union	692,830.36

CREDIT UNIONS (Continued)

Pocatello	
Bannock Leaders Credit Union	$ 42,023.67
I.B.E.W. #449 Credit Union	202,137.14
Idaho Central Public Employees Credit Union	34,354,279.16
Pocatello Simplot Credit Union	3,332,059.17
P.R.C.O. Credit Union	41,332.16
Steel Industries Credit Union	129,325.26
Rexburg	
Madison Teachers Credit Union	500,769.19
Rigby	
Jefferson County Public Employees Credit Union	167,911.49
Rupert	
Minico Credit Union	154,324.25
Minidoka County Teachers Credit Union	126,313.75
St. Maries	
St.Joe Valley Public Employees Credit Union	806,747.67
Salmon	
Salmon River Grange Credit Union	94,076.00
Shelley	
Shell-Fir Credit Union	406,614.88
Sun Valley	
Sun Valley Community Credit Union	345,148.25
Twin Falls	
Magic Valley Memorial Hospital Credit Union	479,125.91
Magic Valley Teachers Credit Union	266,293.78
Times News Employees Credit Union	192,740.51
Magic Valley Automotive Credit Union	48,147.63
Ucon	
East Bonneville Credit Union	376,030.66
Weiser	
Tri-County Grange Credit Union	72,564.24
SUBTOTAL	$149,318,284.05
Idaho Corporate Credit Union	30,178,704.70
TOTAL	$179,496,988.75

IDAHO CORPORATE CREDIT UNION
STATE OF IDAHO
BALANCE SHEET

December 31, 1983

ASSETS

Total loans	$ 4,808,692.76
Cash	415,432.50
Furniture, fixtures and equipment	147,667.88
Other assets	545,371.03
Land and Building	55,247.51
Deposits in other credit unions	24,206,293.02
TOTAL ASSETS	$30,178,704.70

LIABILITIES

Accounts payable	$ 32,682.28
Other payables	14,769.62
Shares	3,919,501.55
Certificates of deposit	14,457,541.47
Deposit accounts	10,996,798.94
Dividends payable	166,454.37
Contingency reserves	395,671.67
Miscellaneous	N.A.
Undivided earnings	11,336.01
Interest on deposits and C.D.'s payable	183,948.79
TOTAL LIABILITIES	$30,178,704.70

STATE CHARTERED*
CREDIT UNIONS
STATE OF IDAHO
BALANCE SHEET

December 31, 1983

ASSETS

Delinquent Loans:	
2 to less than 6 months	$ 2,257,524.13
6 to less than 12 months	1,357,638.64
12 months and over	2,229,647.82
TOTAL DELINQUENCY	5,844,810.59
Total Loans	120,088,449.67
Cash	5,918,076.71
Savings and loan shares	2,819,305.44
Loans to credit unions	-0-
Furniture, fixtures and equipment	1,613,325.05
Other assets	2,202,987.42
Land and building	4,074,759.24
Deposits in corporate	12,124,973.16
Deposits in other credit unions	161,908.01
U. S. Government securities	104,795.22
Miscellaneous	209,704.13
TOTAL ASSETS	$ 149,318,284.05

Accounts payable	$ 96,164.40
Notes payable	4,848,041.45
Other payables	378,235.38
Shares drafts	10,025,589.32
IRA accounts	7,421,741.52
Shares	62,574,670.66
Certificates of deposit	35,231,910.59
MOD shares	18,818,879.93
Certificates of indebtedness	373,233.54
Dividends payable	1,550,540.57
NCUA Insurance reserve	392,645.88
Special reserves for delinquent loans	3,682,266.41
Contingency reserves	1,638,017.59
Miscellaneous	N.A.
Undivided earnings	1,701,035.57
Interest on deposits and C.D.'s payable	585,311.24
TOTAL LIABILITIES	$ 149,318,284.05

* Excludes Idaho Corporate Credit Union

SECURITIES BUREAU

The Securities Bureau is responsible for the administration and enforcement of the Idaho Securities Act. The objective of the Securities Bureau in administering the Securities Act is to prevent fraudulent activity in the offer and sale of securities and to assure full disclosure of information in securities offerings to Idaho investors. The Bureau attempts to meet these objectives by engaging in the following activities:

1. The investigation and, when necessary, the prosecution of alleged violations of the Securities Act.
2. The registration of all securities required to be registered pursuant to the Securities Act.
3. The granting of exemptions from registration for securities eligible for exemption pursuant to the Securities Act.
4. The licensing and registration of individuals and firms engaged in the securities business including broker-dealers, salesmen and investment advisers.
5. The examination of securities issuers, broker-dealers, salesmen and investment advisers, when necessary.
6. Educating the public about the securities laws and warning investors of securities and investment frauds.

During Fiscal Year 1984, the Securities Bureau engaged in a project to warn investors of possible investment frauds operating in Idaho and around the country. The program is called "Investor Alert" and in connection with the North American Securities Administrators Association, the Council of Better Business Bureaus and the Better Business Bureau of Treasure Valley, the Department issued and distributed four quarterly Alerts during FY 1984. The subjects of the four Alerts were: commodities fraud, vacation time-sharing investments, fraudulent tax shelters and fraudulent deferred delivery investments involving gold, silver and other precious metals. The Alerts explained how most legitimate investment offerings operate in contrast with how fraudulent offerings are promoted and related some typical sales pitches used. The Investor Alert program proved to be a very valuable tool in warning the investing public about questionable and often fraudulent investment opportunities and frequently received wide-spread media coverage.

The Securities Bureau is also responsible for the administration of the Idaho Corporate Take Over Act. This law requires full disclosure of information in tender offers for the equity securities of major Idaho corporations which can result in the change of ownership and management of these corporations.

REGISTRATION COMPARISON

The following represents a comparison of the number of applications approved by the Securities Bureau for the following fiscal years:

	FY 81	FY 82	FY 83	FY 84
ISSUERS - Total No. of Securities offerings registered	1,297	1,601	2,101	2,249
EXEMPTIONS - Total No. of securities offerings granted exemptions from registration	145	175	435	831
AGENTS, BROKER-DEALERS AND INVESTMENT ADVISORS				
Agents	2,373	3,575	5,004	5,998
Broker-Dealers	180	258	283	324
Investment Advisors	13	14	22	22
TOTAL	2,566	3,847	5,309	6,344

ENFORCEMENT COMPARISON

The following represents a comparison of the number of enforcement proceedings brought under the Securities Act for the following fiscal years:

	FY 82	FY 83	FY 84
Total No. of New Investigations	49	61	88
Total Estimated Dollar Amount Involved in New Investigations	$4,266,500	$5,070,000	$15,300,000
Total No. of Denial, Suspension or Revocation Orders issued against Licensed Persons	1	6	5
Total No. of Persons Permanently Enjoined from Further Violations of the Securities Laws	17	13	62
Total No. of Criminal Convictions	1	1	3
Total Dollar Amount Offered to Investors in Refunds for Securities Violations	$24,720	$371,000	$1,772,765

IDAHO CREDIT CODE PROGRAM

The goal of the Idaho Credit Code (ICC) Program is to assure the availability and quality of consumer credit services to the citizens of Idaho. The Department meets the goal of this program by the accomplishments of the following objectives:

1. Reviewing transactions of regulated lenders for compliance with the ICC.
2. Taking action to investigate and resolve consumer complaints.

During FY 1984, the Idaho Credit Code Program made examinations of regulated lenders and continued to make concurrent examinations of banking institutions with examiners from the Bank Program.

REGULATED LENDERS

STATE OF IDAHO

June 30, 1984

BLACKFOOT
- Cox Insurance and Loans
- The Lockhart Company

BOISE
- Action Finance
- Aetna Finance Company
- Associates Financial Services Company of Idaho, Inc. (2 offices)
- Avco Financial Services of Idaho Falls, Inc.
- Barclays American/Financial, Inc. (2 offices)
- Bencharge Credit Service of Idaho, Inc. (2 offices)
- Beneficial Finance Company of Idaho (2 offices)
- Birr Wilson & Company, Inc.
- Blazer Financial Services
- C.I.T. Financial Services
- Commercial Credit Corporation
- Credithrift of America, Inc.
- Fidelity Financial Services
- FinanceAmerica Corporation
- First American Mortgage Company of Idaho, Inc.
- First Idaho Corporation
- First Security Realty Services
- General Electric Mortgage Corporation
- Homeowners Credit
- Household Finance Corporation
- Hyfip Corporation
- Interwest Mortgage
- Investment Credit Corporation
- Lemons & Associates, Inc.
- The Lockhart Company
- The Lomas & Nettleton Company
- Moore Financial Services
- Norwest Financial Idaho, Inc. (2 offices)
- Old National Financial Services, Inc.
- Rainier Financial Services Company
- Security Pacific Finance Corporation
- Transamerica Financial Services
- Western Mortgage Loan Corporation

BURLEY
- Blazer Financial Services
- Norwest Financial Idaho, Inc.

CALDWELL
- Associates Financial Services Company of Idaho, Inc.
- Jack Murdoch Finance Company
- State Finance Company

COEUR D'ALENE
- Aetna Finance Company
- Avco Financial Services of Idaho Falls, Inc.
- Bencharge Credit Service of Idaho, Inc.
- Beneficial Finance Company of Idaho
- Blazer Financial Services

COEUR D'ALENE (continued)
Credithrift of America, Inc.
Household Finance Corporation
Transamerica Financial Services
Transamerica Mortgage Company

IDAHO FALLS
Aetna Finance Company
Avco Financial Services of Idaho Falls, Inc.
Barclays American/Financial, Inc.
Blazer Financial Services
Credithrift of America, Inc.
First Security Realty Services
Household Finance Corporation
Idaho Mortgage & Loan Corporation
The Lockhart Company
Norwest Financial Idaho, Inc.
Robison Distributing, Inc.
Transamerica Financial Services

KELLOGG
Avco Financial Services of Idaho Falls, Inc.

KOOTENAI
Horace Wenger

LEWISTON
Aetna Finance Company
Associates Financial Services Company of Idaho, Inc.
Avco Financial Services of Idaho Falls, Inc.
Barclays American/Financial, Inc.
Blazer Financial Services
Household Finance Corporation
Lewis & Clark Financial Corporation
Norwest Financial Idaho, Inc.

MOSCOW
Credithrift of America, Inc.

MOUNTAIN HOME
Household Finance Corporation

NAMPA
Aetna Finance Company
Barclays American/Financial, Inc.
Household Finance Corporation
Nampa Finance Company
Norwest Financial Idaho, Inc.
Transamerica Financial Services

POCATELLO
Aetna Finance Company
Associates Financial Services Company of Idaho, Inc.
Avco Financial Services of Idaho Falls, Inc.
Bencharge Credit Service of Idaho, Inc.
Beneficial Finance Company of Idaho
Blazer Financial Services
Credithrift of America, Inc.
Farm Bureau Finance Company
First Security Realty Services
Household Finance Corporation

POCATELLO (continued)
The Lockhart Company
Norwest Financial Idaho, Inc.
Security Pacific Finance Corporation
Transamerica Financial Services
United Mortgage Company
Western Mortgage Loan Corporation

REXBURG
Glenn L. Hopkins

SANDPOINT
Century 21 Four Seasons Realty
Lana Kay Realty

SODA SPRINGS
Hendricks Finance

TWIN FALLS
Aetna Finance Company
Avco Financial Services of Idaho Falls, Inc.
Bencharge Credit Service of Idaho, Inc.
Beneficial Finance Company of Idaho
Blazer Financial Services
First Fidelity Financial
Household Finance Corporation
The Lockhart Company
Norwest Financial Idaho, Inc.
Transamerica Financial Services
Transamerica Mortgage Company

BELLEVUE, WASHINGTON
Unigard Service Corporation

NEWPORT BEACH, CALIFORNIA
Shearson American Express Mortgage Corporation

NEW YORK, NEW YORK
Key Resources, Inc. aka MONY

SCOTTSDALE, ARIZONA
Western Savings & Loan Association

SEATTLE, WASHINGTON
Allstate Enterprises, Inc.
Washington Mutual Savings Bank

SPOKANE, WASHINGTON
Barrier Industries, Inc.

STAMFORD, CONNECTICUT
Merrill Lynch Mortgage Corporation

WALNUT CREEK, CALIFORNIA
Western States Funding Corporation

SCHEDULE A

BALANCE SHEET

ASSETS	Column 1 Consumer Loan Business	Column 2 Sales Finance & All Other Business	Column 3 Total Business
Cash on hand and in Banks	$ 2,329,051.68	$ 343,997.85	$ 2,673,049.53
(a) Gross Receivables	191,478,416.65	40,104,063.36	231,582,480.01
(b) Less: Unearned Discount	35,766,928.31	5,485,305.04	41,252,233.35
(c) Total Net Receivables	155,711,488.34	34,618,758.32	190,330,246.66
(d) Less: Reserve for Bad Debts	3,281,363.08	993,365.11	4,274,728.19
(e) Adjusted Net Receivables	152,430,125.26	33,625,393.21	186,055,518.47
Real Estate, Fixtures & Equipment (less depreciation)	821,116.89	184,555.41	1,005,672.30
Deferred Charges	965,365.44	32,317.03	997,682.47
Other Assets:			
(a) Accounts Receivable	912,066.50	102,075.04	1,014,141.54
(b) Repossessions	1,925,109.45	724,604.30	2,649,713.75
(c) Miscellaneous	14,259,921.01	244,582.41	14,504,503.42
TOTAL ASSETS	$173,642,756.23	$ 35,257,525.25	$208,900,281.48

LIABILITIES	
Accounts and Notes Payable:	
(a) Banks	$ 8,659,707.32
(b) Due Parent Company or Affiliate	135,527,036.82
Bonds & Long Term Accts. and Notes	15,899,416.65
Other Liabilities:	
(a) Accrued Expense	519,466.85
(b) Dealers Reserve	249,474.30
(c) Other	13,936,186.12
Net Worth(if individual or partnership)	91,102.48
Capital Stock(if corporation)	5,717,402.85
Surplus	26,649,291.08
Undivided Profits	1,651,197.01
TOTAL LIABILITIES	$208,900,281.48

SCHEDULE B

STATEMENT OF INCOME AND EXPENSE

	Column 1 Consumer Loan Business	Column 2 Sales Finance & All Other Business	Column 3 Total Business
INCOME			
Interest and Dividends on Securities	$ 1,660,866.77	$ 342,328.00	$ 2,003,194.77
Charges Collected and/or Earned	31,816,099.01	4,584,917.91	36,401,016.92
Insurance Commission Earned	132,809.52	7,941.43	140,750.95
Other Income:			
(a) Bad Debt Recoveries	208,301.97	29,301.71	237,603.68
(b) Miscellaneous	695,227.85	245,518.83	940,746.68
Gross Operating Income	$ 34,513,305.12	$ 5,210,007.88	$ 39,723,313.00
EXPENSE			
Salaries, Wages & Fees	$ 4,324,388.84	$ 909,500.52	$ 5,233,889.36
Taxes (other than income)	209,077.70	51,893.45	260,971.15
Depreciation on Buildings, Furniture, Fixtures & Autos	410,283.53	42,297.88	452,581.41
Losses -Charge-Offs, and Transfer to Valuation Reserve:			
(a) On Securities	-0-	-0-	-0-
(b) On Loans	1,884,993.86	362,652.28	2,247,646.14
(c) Other Losses	132,180.00	319,057.05	451,237.05
Other Operating Expense	6,600,114.18	1,344,171.61	7,944,285.79
Total Expense	13,561,038.11	3,029,572.79	16,590,610.90
Net Operating Income (before Interest & Federal & State Income Taxes)	20,952,267.01	2,180,435.09	23,132,702.10
Interest Paid	16,467,531.29	2,550,759.32	19,018,290.61
Net Income (before Federal & State Income Taxes)	4,484,735.72	(370,324.23)	4,114,411.49
Federal & State Income Taxes	2,115,305.55	(182,860.00)	1,932,445.55
Net Income	$ 2,369,430.17	$ (187,464.23)	$ 2,181,965.94

SCHEDULE C

ANALYSIS OF LOANS MADE

	Column 1 Consumer Loan Business		Column 2 Sales Finance and All Other Business	
Rate Range of Credit Extended	(Maximum APR)		(Maximum APR)	
(a) $2,500.00 or Less	30.63%		29.26%	
(b) $2,500.01 to $5,000.00	22.60%		23.71%	
(c) $5,000.01 to $10,000.00	22.71%		23.00%	
(d) $10,000.01 to $25,000.00	20.03%		21.33%	
(e) $25,000.01 to $75,000.00	19.76%		20.37%	
(f) $75,000.01 and Larger	20.02%		21.00%	
Size of Credit Extended	(Number)	(Amount)	(Number)	(Amount)
(a) $2,500.00 or Less	30,308	$29,087,850.53	30,206	$20,320,780.97
(b) $2,500.01 to $5,000.00	7,340	24,932,319.70	1,229	3,844,225.61
(c) $5,000.01 to $10,000.00	1,617	11,120,930.25	249	1,797,083.65
(d) $10,000.01 to $25,000.00	1,899	26,929,826.73	158	2,635,602.22
(e) $25,000.01 to $75,000.00	510	15,387,551.69	111	4,194,356.55
(f) $75,000.01 and Larger	8	815,065.49	24	3,135,852.38
Percentage of the number of Consumer Loans and Sales Finance and Other Business covered by insurance which was purchased on behalf of the borrower:				
(a) Credit Life Insurance	$45,978,859.18	62.28%	$2,496,679.57	5.55%
(b) Health and Accident Insurance	27,440,667.67	48.88%	761,444.22	1.66%
(c) Fire or Personal Property Floater	5,081,411.13	9.43%	567.08	.06%
(d) Other Additional Charges and/or Premiums	$ 1,443.00	.02%	$ -0-	-0-
Delinquency:				
(a) Contractually delinquent for 60 days	$ 4,004,516.84	2.09%	$ 508,577.33	1.27%
(b) Contractually delinquent for 90 days	$ 2,403,993.83	1.26%	$ 386,270.02	.96%

SCHEDULE C-1

CONSOLIDATED REPORT

	Number	Dollar Amount
Direct Consumer Loans		
(a) Second mortgage real estate	6,913	$110,347,827.13
(b) Automobile loans	6,297	14,775,426.04
(c) Mobile home loans	306	2,324,897.54
(d) Travel trailers and RV's	2,133	1,362,966.05
(e) Other secured consumer loans	22,910	37,092,475.44
(f) Unsecured consumer loans	6,944	13,403,327.98
Indirect Consumer Sales Contracts (purchased paper)		
(a) Automobile contracts	985	2,742,686.20
(b) Mobile home contracts	2	182,559.30
(c) Travel trailers and RV's	5	1,596.21
(d) Other secured sales contracts	19,614	18,475,172.10
(e) Unsecured service contracts	4,718	3,160,562.71
Credit Cards and Related Plans		
(a) Retail (charge account) credit card plans	139	67,004.00
(b) Check credit and revolving credit plans	853	10,649,849.00
Total Direct and Indirect Consumer Loans and Sales Contracts and Credit Card and Related Plans	71,819	214,586,349.70
Less: Unearned Income	-0-	38,150,542.28
Net Direct and Indirect Consumer Loans and Sales Contracts and Credit Card and Related Plans	71,819	$176,435,807.42

	Column 1 Consumer Loan Business		Column 2 Sales Finance and All Other Business	
Total Volume During Period:	(Number)	(Amount)	(Number)	(Amount)
(a) Precomputed Paper	25,276	$ 58,120,436.89	31,658	$26,477,426.59
(b) Interest-bearing Paper	16,258	50,604,230.08	337	9,294,898.91
Total	41,534	$108,724,666.97	31,995	$35,772,325.50

COLLECTION AGENCIES

STATE OF IDAHO

June 30, 1984

BLACKFOOT
- Bingham County Collection Agency
- Credit Bureau of Blackfoot
- Merchants Adjustment Bureau, Inc.

BOISE
- Action Collection Service, Inc.
- Action Unlimited, Inc.
- Ada Collection Services, Inc.
- American Collection Service, Inc.
- CBI Collections-Boise
- Central Adjustment Bureau, Inc.
- Checkrite of Boise, Inc.
- Collections, Inc.
- Consumer Credit Counseling Service of Idaho, Inc.
- Credit Data of Idaho, Inc.
- Dun & Bradstreet, Inc.
- I.C. System, Inc.
- Idaho Adjustment Service
- Idaho Collections, Inc.
- Intermountain Credit Services, Inc.
- National Financial Service, Inc.
- National Revenue Corporation
- Professional Adjustment Company
- Professional Credit Analysts, Inc.
- Speid Collection Service
- United Credit Men's Association, Inc.
- Western States Service Corporation

BURLEY
- Credit Bureau of Burley, Inc.

CALDWELL
- Action Collection Service, Inc.-Nampa/Caldwell

COEUR D'ALENE
- American Bonded Collection Specialists
- Associated Credit Service of Idaho, Inc.
- Checkrite of North Idaho
- Coeur d'Alene Credit Bureau
- North Idaho Credit Corporation

EMMETT
- Credit Bureau of Gem County

GOODING
- Gooding Credit Bureau

GRANGEVILLE
- Credit Bureau Services

HEYBURN
- Gold Standard Collection Bureau, Inc.

IDAHO FALLS
Business Management Service
Collection Services
Credit Bureau of Idaho Falls, Inc.
Credit Service Company
HMS/MARS, Inc.
Interstate Collections of Idaho
Norris & Associates, Inc.
North American Collections
Professional Collection Corporation
Lewis C. Ross, Jr.

JEROME
Credit Bureau of Jerome, Inc.

KELLOGG
Credit Bureau of Shoshone County, Inc.

KETCHUM
Credit Bureau of Blaine County, Inc.

LEWISTON
Consumer Credit Counseling Service of Northern Idaho, Inc.
Credit Bureau of Lewiston-Clarkston, Inc.
Western Adjustment Bureau

MERIDIAN
Tri-County Adjustment Bureau
Universal Recovery Service, Inc.

MONTPELIER
Price Professional Adjusters, Inc.

MOSCOW
Accounts Recovery, Inc.
Inland Merchants Association, Inc.

NAMPA
CBI Collections-Nampa/Caldwell
Consolidated National Account Systems

OLDTOWN
North Idaho Credit Corporation

PAYETTE
Carol Collection Agency
Snake River Valley Collections
Treasure Valley Collection Agency
United Credit Men's Association, Inc.

POCATELLO
Bailim and Company
Bannock Collectors, Inc.
Consumer Credit Counseling Service of Southeastern Idaho, Inc.
Credit Assurance Agency
Credit Bureau of Pocatello, Inc.
Professional Adjustment Bureau, Inc.

REXBURG
Collections Unlimited, Inc.
Credit Bureau of Eastern Idaho, Inc.

RIGBY
M. $. O. (Money to Save and Organize)

RUPERT
Credit Bureau of Rupert

ST. MARIES
Benewah Adjustment Service

SALMON
Credit Bureau of Salmon

SANDPOINT
Bonner County Collection Agency
Sandpoint Credit Bureau

SODA SPRINGS
Credit Bureau of Southern Idaho

TWIN FALLS
Checkrite of Twin Falls
Credit Bureau of Twin Falls
Credit Data Idaho Twin Falls, Inc.
1st Fidelity Financial Services
Magic Valley Adjustment Bureau, Inc.
Professional Service Agency
Statewide Collections, Inc.

WALLACE
Northern Idaho Collection Agency

CEMETERIES REPORTING UNDER THE ENDOWMENT CARE CEMETERY ACT

FY 84

Cloverdale Memorial Park Association, Inc. . . . . Boise

Filer Lodge #125 I.O.O.F. Cemetery . . . . . Filer

Hillcrest Memorial Gardens, Inc. . . . . .Caldwell

Lewis-Clark Memorial Gardens, Inc. . . . . .Lewiston

Mountain View Memorial Park, Inc. . . . . Boise

Parks Development Co. (Sunset Memorial Park) . . . . .Twin Falls

Pinecrest Memorial Park. . . . . Sandpoint

Restlawn Memorial Park . . . . . Coeur d'Alene

Restlawn Memorial Gardens, Inc. . . . . Pocatello

Rosedale Memorial Park, Inc. . . . . Payette

Shoshone Memorial Gardens, Inc. . . . . Pinehurst

Terrace Lawn Memorial Gardens, Inc. . . . . Meridian

Twin Falls Cemetery Association. . . . . .Twin Falls